

## WHAT IS CLAIMED IS:

1. A method for visualizing loan collections, said method comprising the steps of:

generating delinquency moving matrices; and

5 predicting which accounts will roll forward into a next classification of delinquency.

2. A method according to Claim 1 wherein said step of generating delinquency moving matrices further comprises the step of assigning probability distributions to loan delinquency assumptions.

10 3. A method according to Claim 2 wherein said step of assigning probability distributions to loan delinquency assumptions further comprises the step of determining a percentage of loans within the probability distributions that will roll forward into a next period of delinquency.

4. A method according to Claim 3 further comprising the step of indicating a number of months an account is delinquent.

15 5. A method according to Claim 1 wherein said step of generating delinquency moving matrices further comprises the step of adjusting loan assumptions to account for variations based on external forces.

6. A method according to Claim 5 further comprising the step of adjusting probability distributions based on loan assumption adjustments.

20 7. A method for visualizing loan collection data, said method comprising the steps of:

generating matrices for at least one of delinquency, gross value, stock value, roll forward, roll back, amounts due and payment; and

predicting a portfolio value using the matrices.

8. A method according to Claim 7 wherein said step of predicting a portfolio value further comprises the step of predicting a cash flow value for a portfolio.

5        ~~9.~~ A system for visualizing loan collections, said system comprising:

a computer configured with a delinquency moving model, said delinquency moving model configured to generate delinquency moving matrices and predict which accounts will roll forward into a next classification of delinquency.

10        10. A system according to Claim 9 wherein said model configured to assign probability distributions to loan delinquency assumptions.

11. A system according to Claim 10 wherein said model configured to determine a percentage of loans within the probability distributions that will roll forward into a next period of delinquency.

15        12. A system according to Claim 11 wherein said model configured to indicate a number of months an account is delinquent.

13. A system according to Claim 9 wherein said model configured to adjust loan assumptions to account for variations based on external forces.

20        14. A system according to Claim 13 wherein said model configured to adjust probability distributions based on loan assumption adjustments.

15. A system in accordance with Claim 9 wherein said computer further configured as a server, said system further comprising:

at least one computer; and

a network connecting said server to said at least one computer.

16. A system according to Claim 15 wherein said network is at least one of a WAN or a LAN.

17. A system for visualizing loan collection data, said system comprising:

5 a server;

at least one computer; and

a network connecting said server to said at least one computer, said server configured to:

10 generate matrices for at least one of delinquency, gross value, stock value, roll forward, roll back, amounts due and payment; and

predict a portfolio value using the matrices.

18. A system according to Claim 17 wherein said server configured to predict a cash flow value for a portfolio.